

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re: patent application of  
**Michael J. Picciallo**

Application No.: **09/478,051**

Filed: **January 15, 2000**

For: **THIRD PARTY CREDIT ACCOUNT**

: Group Art Unit:

: Examiner:

: Date: **October 25, 2000**

X

Commissioner for Patents  
Washington, D.C. 20231

INFORMATION DISCLOSURE STATEMENT

It is respectfully requested that the references listed on the enclosed Form PTO-1449 be made of record and considered with respect to the above-referenced U.S. Patent Application. A copy of each reference is enclosed. Submission of the present Information Disclosure Statement should not be taken as an admission that the cited references are legally available prior art or that the same are pertinent or material.

The above-identified patent application is a Divisional of U.S. Patent Application Serial No. 08/876,929 filed June 16, 1997, which application, in turn, is a Continuation-In-Part of U.S. Patent Application Serial No. 08/575,173 filed April 16, 1996. Both applications are relied upon for earlier filing dates under 35 U.S.C. §§120 and 121.

The Examiner is authorized to charge applicant's Deposit Account No. 19-5425 for any charges in connection with this Information Disclosure Statement.

Date: October 25, 2000

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**INFORMATION DISCLOSURE CITATION**  
(Use several sheets if necessary)

Docket Number (Optional)  
**P22425-B USA**

Application Number  
**09/478,051**

Applicant(s)  
**Michael J. Picciallo**

Filing Date  
**January 15, 2000**

Group Art Unit

**U.S. PATENT DOCUMENTS**

| *EXAMINER<br>INITIAL | REF | DOCUMENT NUMBER | DATE    | NAME             | CLASS | SUBCLASS | FILING DATE<br>IF APPROPRIATE |
|----------------------|-----|-----------------|---------|------------------|-------|----------|-------------------------------|
|                      | AA  | 5,450,477       | 9-12-95 | Amarant, et al.  | 379   | 93       |                               |
|                      | AB  | 5,500,513       | 3-19-96 | Langhans, et al. | 235   | 380      |                               |
|                      | AC  | 5,326,960       | 7-5-94  | Tannenbaum       | 235   | 379      |                               |
|                      | AD  | 4,968,873       | 11-6-90 | Dethloff, et al. | 235   | 380      |                               |
|                      | AE  | 4,725,719       | 2-16-88 | Oncken, et al.   | 235   | 487      |                               |
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**FOREIGN PATENT DOCUMENTS**

|  | REF | DOCUMENT NUMBER | DATE | COUNTRY | CLASS | SUBCLASS | Translation |    |
|--|-----|-----------------|------|---------|-------|----------|-------------|----|
|  |     |                 |      |         |       |          | YES         | NO |
|  |     |                 |      |         |       |          |             |    |
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|  | "Brokers Compete With Lenders," R. Heady, The Denver Post, (November 19, 1995).   |

EXAMINER

DATE CONSIDERED

EXAMINER: Initial if citation considered, whether or not citation is in conformance with MPEP Section 609; Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

(Considered May 12, 2001)

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(Use several sheets if necessary)

Docket Number (Optional)

P22425-B USA

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Applicant(s)

Michael J. Picciallo

Filing Date

January/5, 2000

Group Art Unit

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INITIAL

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